Single Point of Entry

2002 Fact Book

Managed Risk Medical Insurance Board

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Governor Gray Davis, Members of the California Legislature and Fellow Californians:

On behalf of the Managed Risk Medical Insurance Board and staff, I am pleased to present the 2002 Single Point of Entry Fact Book. The Fact Book provides an overview of the process used to screen applications for the Healthy Families and Medi-Cal for Children Programs and presents data on application volume and other statistical information.

The Healthy Families and Medi-Cal Programs provide a continuum of health coverage for uninsured children up to 250% of the federal income guidelines. To improve the coordination between the Medi-Cal and Healthy Families Programs, the State implemented the Single Point of Entry on April 1, 1999. The Single Point of Entry provides a uniform, centralized process for the receipt, processing, and tracking of mail-in applications for children and pregnant women applying for Medi-Cal and children applying for Healthy Families. The Single Point of Entry screens all children applying for Health Families, as required by federal law, to assure that children enrolled in Healthy Families are not eligible for no-cost Medi-Cal. The Single Point of Entry provides a toll-free call center with multi-lingual staff trained to answer questions about the application process and application status.

Key findings in the 2002 Single Point of Entry Fact Book Include:

➢ As of December 2001, the SPE had received and tracked over **646,000 applications** sent to Healthy Families and Medi-Cal for Children and Pregnant Women. The families of over **1.1 million uninsured children** were seeking coverage through these applications.

➢ **Fifty-nine percent** of the applications screened at the Single Point of Entry are referred to Healthy Families; **twenty-six percent** are referred to Medi-Cal. Eleven percent of applications are referred to both programs.

➢ During the last quarter of 2001, the Single Point of Entry Call Center received over **255,000 calls**. Seventy percent of the calls were from English speaking callers; 24% were from Spanish speaking callers.

In addition to the information provided in this Fact Book, a variety of data and statistical information on the Single Point of Entry is available on the MRMIB website, at www.mrmib.ca.gov.

We present this 2002 SPE Fact Book to increase the understanding of the Single Point of Entry and the benefits achieved from this process.

Sincerely,

Sandra Shewry
Executive Director

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What is Single Point of Entry?

The Single Point of Entry (SPE) is:

> ➢ The central processing center for all mail-in Healthy Families Program (HFP) and Medi-Cal for Children joint applications.

> ➢ A toll-free service center for questions about the HFP and Medi-Cal for Families Programs, application process, and application status.

> ➢ A referral center for the location of Certified Application Assistants (CAAs) who can assist families to complete an application.

> ➢ The process used by the State to assure that children are referred to the appropriate health coverage program. The uniform income, relationships and family size logic used by SPE helps the State comply with federal fund claiming laws.

> ➢ An infrastructure for tracking applications received at SPE and forwarded to the HFP and County Social Services Offices.

> ➢ The central processing center for all electronic applications submitted via the Health-e-App. This includes the hosting of the on-line application, a web-based tutorial, and a toll-free help desk to provide technical assistance to CAAs using Health-e-App.

Healthy Families and Medi-Cal for Children Application Process

An estimated 1.3 million uinsured children in California live in households with incomes which qualify for Healthy Familes or Medi-Cal for Children.

Over 61% of families applying receive help to complete an application from a Certified Application Assistant (CAA)

(See Chart 1 - 2)

Mail-in
Healthy Families and Medi-Cal for Children Application

Nearly 39% of families applying for Healthy Families or Medi-Cal for Children complete an application on their own or receive help on the telephone by calling the toll-free SPE Call Center

Applications are available in 11 languages and include a postage paid envelope.
(See Chart 1 - 3)

Single Point of Entry has received over 646,000 applications for Healthy Families and Medi-Cal for Children and Pregnant Woman (See Chart 1 - 1).

No-Cost Medi-Cal	Both Programs	Healthy Families
164,687 applications for uninsured children that appear income eligible for no-cost Medi-Cal have been received at SPE.	69,132 applications for uninsured children have household income which appear to qualify at least one child for no-cost Medi-Cal and another child for HFP.	379,797 applications for uninsured children that appear income eligible for HFP have been received at SPE.
26%	**11%**	**59%**

* **Approximately 4% of applications received at SPE include Pregnant Women applying for no-cost Medi-Cal**

➤ **Applications Received at Single Point of Entry**

Since Single Point of Entry (SPE) was implemented on April 1, 1999, over 646,000 applications have been received, processed and recorded. An average of 62,000 applications are received each quarter at SPE (See **Chart 1 – 1**, Applications Received – Quarterly and Program to Date).

Applications Received – Quarterly and Program to Date   **Chart 1 – 1**

Applications Received - Quarterly and Program to Date
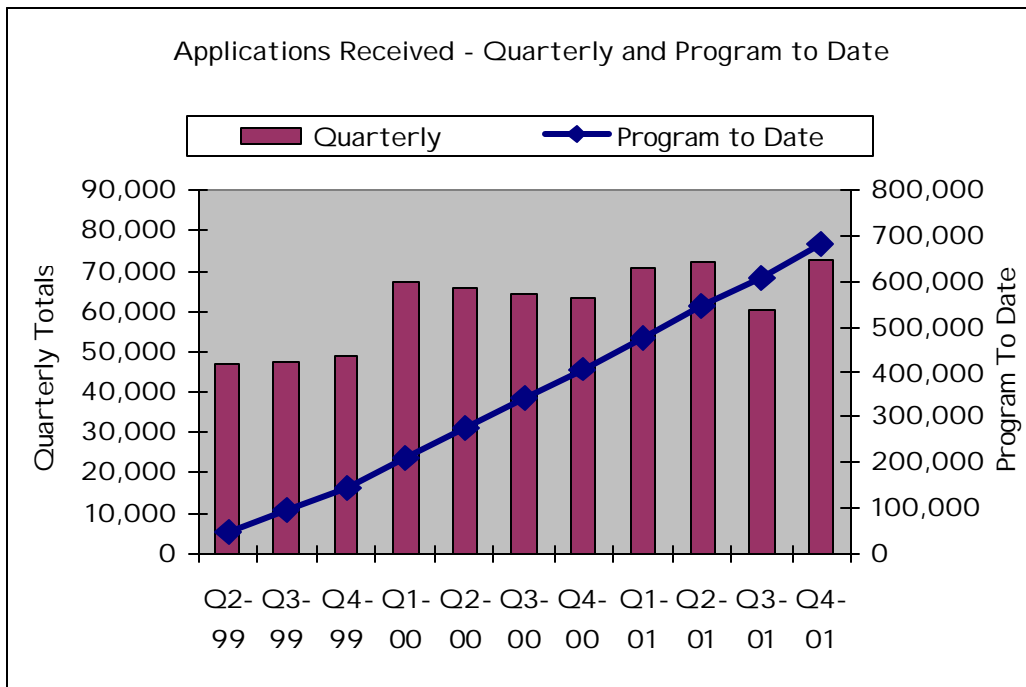
➢   **Applications Assisted by Certified Application Assistants**

Certified Application Assistants (CAAs), including community based and school outreach contractors, have been a valuable partner in reaching families with uninsured children. Since April 1999, over 61% of all applications received at SPE have been assisted by a CAA (See **Chart 1 – 2**, Applications Processed With & Without CAA Assistance).

Applications Assisted By Certified Application Assistants   **Chart 1 – 2**

Applications With and Without CAA Assistance
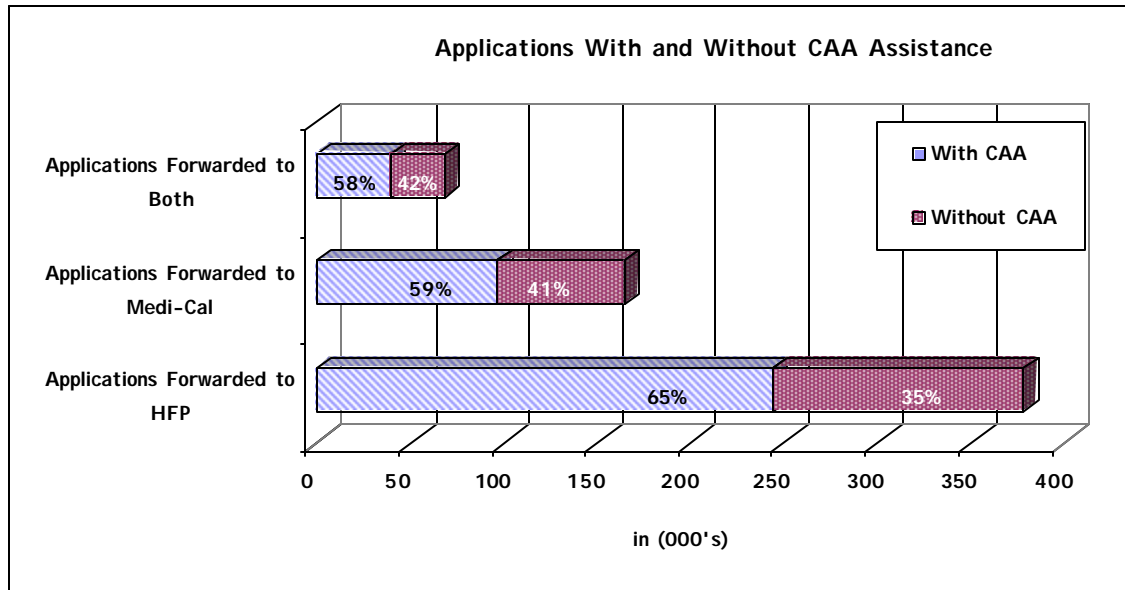
	Applications Forwarded to HFP	Percent Forwarded to HFP	Applications Forwarded to MC	Percent Forwarded to MC	Applications Forwarded to Both	Percent Forwarded to Both
With CAA	244,646	65%	96,686	59%	40,017	58%
Without CAA	134,151	35%	68,001	41%	29,115	42%
Totals	378,797	100%	164,687	100%	69,132	100%

Certified Application Assistants (CAAs) have assisted a higher proportion of families with children who are in the Healthy Families income levels. Approximately 65% of the applications which are forwarded to the HFP were assisted by a CAA; as compared to the 59% of the applications which are forwarded to no-cost Medi-Cal.

> ➢ **Applications Received at SPE by Language**

The Healthy Families and Medi-Cal for Children application is available in eleven languages.

English and Spanish language applications account for 97% of the applications received at SPE. (See **Chart 1 – 3**, Applications by Language Received Annually).

Applications by Languages Received Annually   **Chart 1 – 3**

Language of Application	1999	2000	2001	Grand Totals	Overall %
English	107,993	155,036	169,359	432,388	61.21%
Spanish	61,560	98,329	94,219	254,108	35.97%
Cantonese	3,006	4,239	3,067	10,312	1.46%
Vietnamese	1,003	2,036	2,630	5,669	0.80%
Korean	266	961	2,107	3,334	0.47%
Russian	96	117	177	390	0.06%
Armenian	20	14	38	72	0.01%
Cambodian	2	4	35	41	0.01%
Farsi	19	23	30	72	0.01%
Hmong	2	11	10	23	0.00%
Laotian	N/A	4	16	20	0.0%
Totals by Year	**173,967**	**260,774**	**271,688**	**706,429**	**100.00%**

Single Point of Entry Process

Applications Sent to Healthy Families

Ø   Applications are sent in a postage paid envelope to a single Post Office Box. The mail is checked daily by the Healthy Families Adminsitrative Vendor, EDS, and forwarded to the Single Point of Entry Mail Processing Center.

Ø   At the SPE Mail Processing Center all mail is opened, sorted, assigned a Document Control Number (DCN) and scanned to image. The DCN becomes the the Family Member Number for families applying for Healthy Families.

Ø   All checks, money orders, or other types of premium payments are entered into the Financial Control Database. All payments received by SPE are deposited daily. The depositing of a payment, however, does not mean the child is eligible for Healthy Families.

Ø   Key From Image (KFI) enters all information on the application (using the scanned image) into the KFI database. Certain important fields are entered twice for accuracy. The information and image are electronically forwarded to

Ø   The Income Qualification (IQ) at SPE is a sophisicated automated process which includes Medi-Cal income, relationship, and income logic. The logic screens all persons being applied for to determine if they appear eligible for no-cost Medi-Cal. This logic is applied to all applications received at SPE.

Ø   SPE sends a letter to applicants that are screened to no-cost Medi-Cal. This notification includes information on the children screened to Medi-Cal and the address and telephone number of the Medi-Cal office in the county in which

Ø   The status of applications received at SPE can be monitored by the applicant using the SPE Integrated Voice Response System (IVRS). The IVRS provides information on the date an application was received and the status of the application processing (e.g., pending, forwarded to a program). For persons forwarded to Medi-Cal, the IVRS also provides the date the applcation was forwarded to a county, the county it was forwarded to and the telephone number of the County office. The IVRS also provides the final eligibility determination for persons screened to HFP. The IVRS keeps the status of all applications received at SPE within 120 days.

> ➤ **Single Point of Entry Ensures that Children are Enrolled in the Correct Program**

The Healthy Families and Medi-Cal for Families Programs are intended to be seamless to ensure children are enrolled in the program for which they are eligible. Together the programs provide a continuum of coverage for children with household income which fall between 0% of the Federal Income Guidelines (FIGs) to 250% of the FIGs based on the age of the child (**Chart 2 – 1**, Qualifying Income Levels by Age Group).

Qualifying Income Levels by Age Group   **Chart 2 – 1**
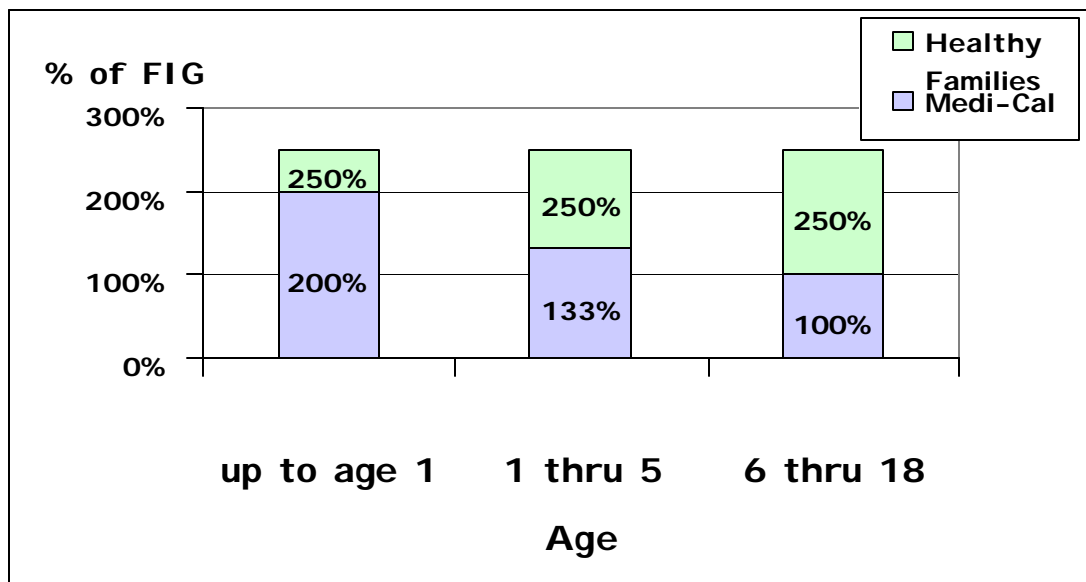
Each year the federal government revises the federal income guidelines (FIGs) which are used by the Medi-Cal and Healthy Families Program. The new FIGs are effective April 1st of each year. Each child is evaluated based on the countable income and the number of family members living in the home (See **Chart 2 – 2**, Federal Income Guidelines for 2002 – 2003).

Federal Income Guidelines for 2002 – 2003   **Chart 2 – 2**

FAMILY SIZE	CHILD BIRTH UP TO AGE 1 OR PREGNANT WOMAN MEDI-CAL	CHILD BIRTH UP TO AGE 1 HEALTHY FAMILIES	CHILD AGE 1 THRU 5 MEDI-CAL	CHILD AGE 1 THRU 5 HEALTHY FAMILIES	CHILD AGE 6 THRU 18 MEDI-CAL	CHILD AGE 6 THRU 18 HEALTHY FAMILIES
1	$0 – $1,477	$1,478 – $1,846	$0 – $982	$983 – $1,846	$0 – $739	$740 – $1,846
2	$0 – $1,990	$1,991 – $2,488	$0 – $1,324	$1,325 – $2,488	$0 – $995	$996 – $2,488
3	$0 – $2,504	$2,505 – $ 3,130	$0 – $1,665	$1,666 – $ 3,130	$0 – $1,252	$1,253 – $ 3,130
4	$0 – $3,017	$3,018 – $3,771	$0 – $2,007	$2,008 – $3,771	$0 – $1,509	$1,510 – $3,771
5	$0 – $3,530	$3,531 – $4,413	$0 – $2,348	$2,349 – $4,413	$0 – $1,765	$1,766 – $4,413
6	$0 – $4,044	$4,045 – $5,055	$0 – $2,689	$2,690 – $5,055	$0 – $2,022	$2,023 – $5,055

➢ Number of Children Served At Single Point of Entry

From the 646,000 applications received at Single Point of Entry (SPE), over 1.1 million children have been screened for Healthy Families and Medi-Cal for Families. An average of 1.8 children apply for health coverage on each application received at SPE (See **Chart 2 – 3**, Cumulative Totals to Date). The average household income of all children who apply for health coverage at SPE is 161% of the Federal Income Guidelines.

Cumulative Children Served to Date   **Chart 2 – 3**
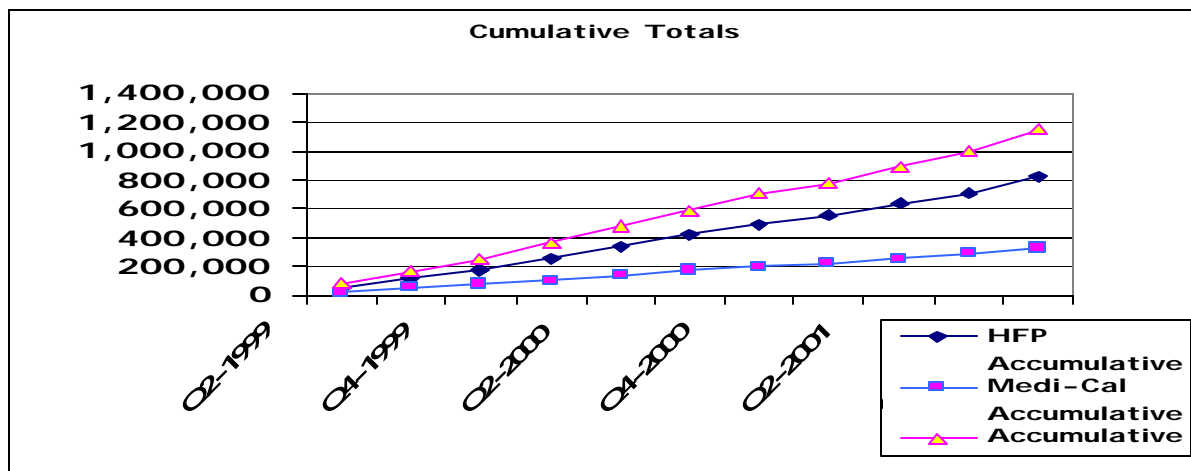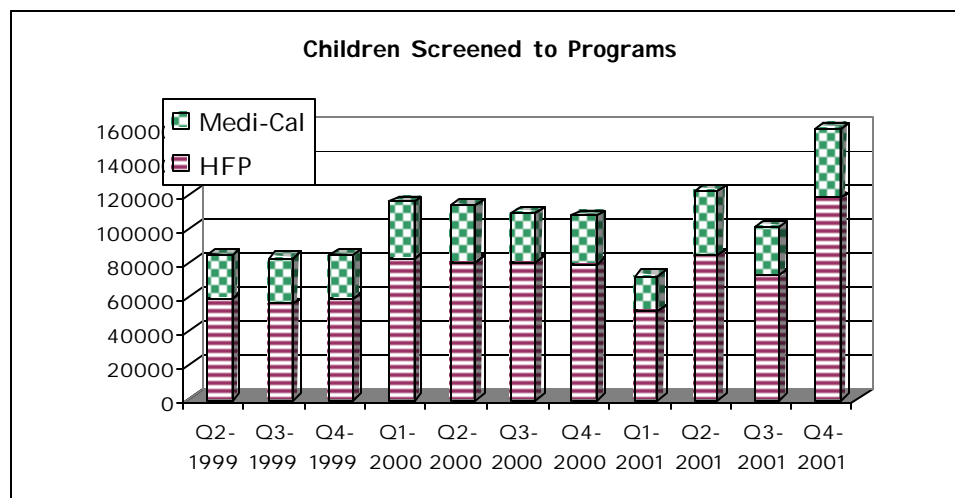

On average, 69% of all children screened at SPE each quarter are forwarded to Healthy Families and 31% are forwarded to Medi-Cal for Families. (See **Chart 2 – 4**, Children Screened to Programs by Quarter).

Children Screened to Programs by Quarter   **Chart 2 – 4**

> **Children Forwarded to the Medi-Cal Program**

Approximately 31% of all children who apply for health coverage at Single Point of Entry (SPE) are screened to the no-cost Medi-Cal Program. This includes over 344,000 of the 1.1 million children who have applied at SPE since April 1999 (See **Chart 2 – 5**, Children Forwarded to Medi-Cal).

Children Forwarded to Medi-Cal   **Chart 2 – 5**

Fifty-three percent of all children who are screened to the no-cost Medi-Cal Program are Latinos. Providing an ethnicity code is not required on the application. Nineteen percent of the children screened to no-cost Medi-Cal did not provide this information (See **Chart 2 – 6**, Ethnic Breakdown – Medi-Cal).

Ethnicity of Children Applying for Medi-Cal   **Chart 2 – 6**
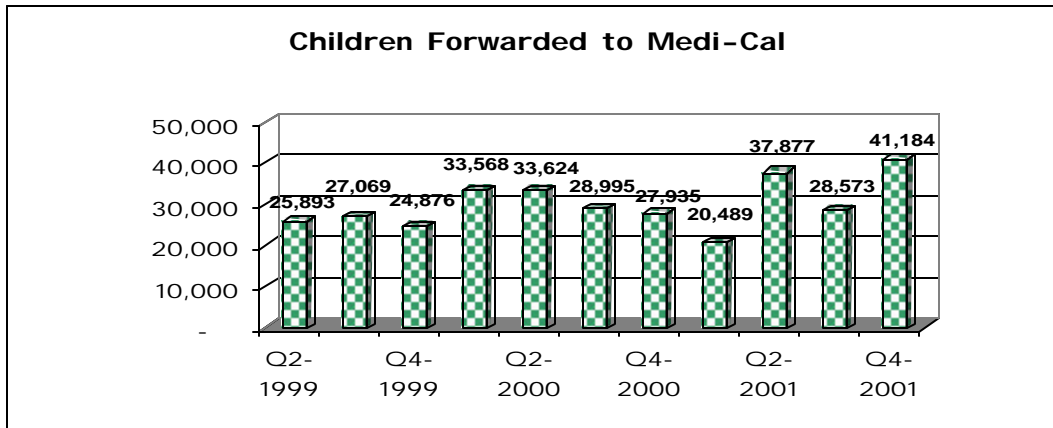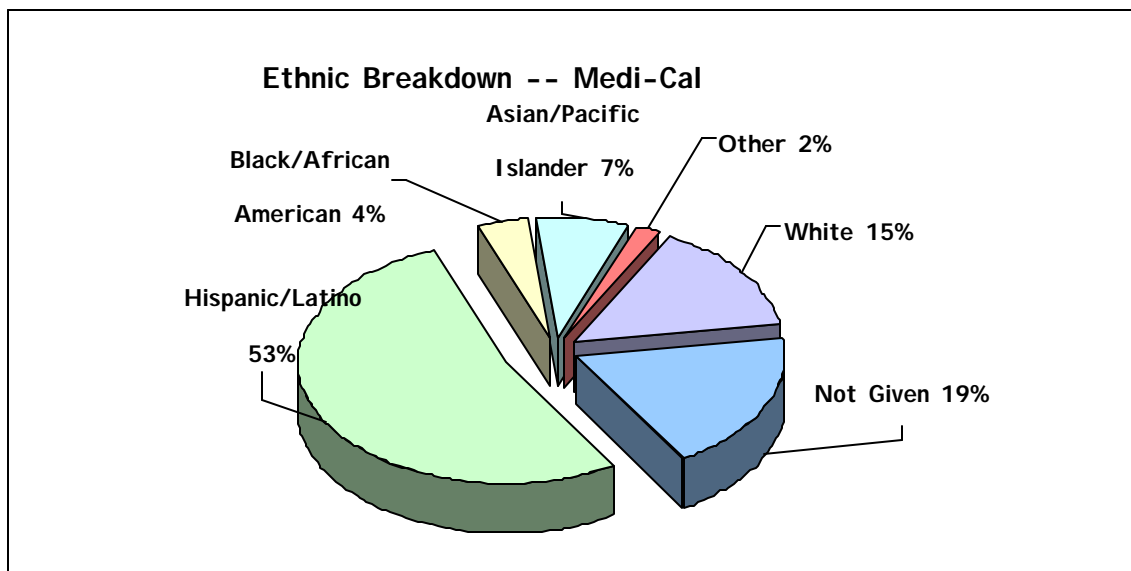
> **Children Forwarded to the Healthy Families Program**

Approximately 69% of all children who apply for health coverage at Single Point of Entry (SPE) are screened to the Healthy Families Program (HFP). This includes over 790,000 of the 1.1 million children who have applied at SPE since April 1999 (See **Chart 2 – 7**, Children Forwarded to Healthy Families).

The average household income of all children who are screened to Healthy Families is 173% of the Federal Income Guidelines. An average of 1.85 children apply for health coverage on each application forwarded to Healthy Families.

Children Forwarded to Healthy Families   **Chart 2 – 7**

Children Forwarded to HFP
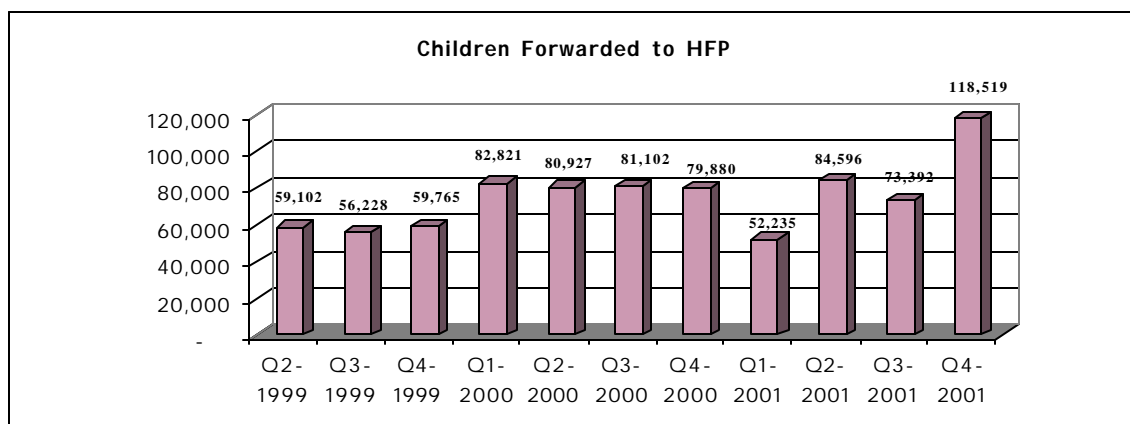
> **Ethnicity of Children Applying for Healthy Families**

Latinos make up 59% of the ethnicity of all children who are screened to the Healthy Families Program (HFP). Thirteen percent of the children screened to HFP did not provide an ethnicity code on the application (See **Chart 2 – 8**, Ethnic Breakdown – HFP).

Ethnicity of Children Applying for HFP   **Chart 2 – 8**
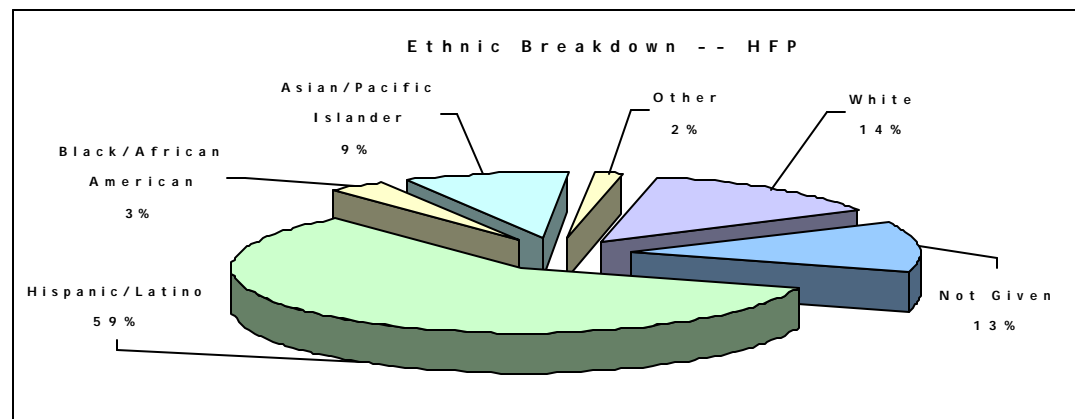

Ethnic Breakdown -- HFP

Single Point of Entry Call Center

The Single Point of Entry SPE Call Center was established in July 2001. The SPE Toll Free Number (1-800-880-5305) answers general questions from families who are interested in applying for Healthy Families and Medi-Cal for Families. The SPE line was established to improve customer service and to better accommodate fluctuation in call volume as a result of inquiries about the Programs.

The SPE Call Center provides the following services:

1) Extended service hours – Office hours are from 8:00am through 8:00pm, Monday through Friday, and 8:00am through 5:00pm on Saturday.

2) Multi-lingual Call Center Representatives – Can assist callers in eleven languages. (AT&T back up for other languages)

3) An Automated Telephone Assistance – The Integrated Voice Response System (IVRS) provides callers with information on applications received at SPE within the last 120 days, from 6:00am through 12:00am, seven days a week.

4) Technical support for Certified Application Assistants (CAAs) who have questions about using the web-based Health-e-App.

The SPE Call Center answers a variety of calls, including:

➢ Application Completion – As needed by the caller, operators will walk through the application to provide understanding of the process and demonstrate ease of completing the application.

➢ Application Assistant Referrals – At the caller's request, operators will refer callers to a CAA near their home or provide the names and telephone numbers of several available CAAs in their community.

➢ Program Eligibility Questions – Assist applicants with eligibility related questions, such as income qualifications for programs, who is considered a family member, what deductions are allowable, immigration and residence requirements, other health coverage, etc.

➢ Application status – Operators will locate the status of the Healthy Families application or provide information on applications forwarded to the Medi-Cal Program.

➢ Medi-Cal Referrals – Operators provide applicants with information on their local County Social Services Office and provide telephone number and address information.

➢ Program Inquiries – Operators provide scripted information on Healthy Families Program and Medi-Cal for Families Program changes (e.g., Parental Expansion).

> **Single Point of Entry Call Center**

The Single Point of Entry Call Center provides both live operator assistance and an automated telephone feature called the Integrated Voice Response System (IVRS). At the SPE Call Center, families can receive assistance to complete their application or ask questions about the programs, in over 11 different languages (See **Chart 3 – 1**, Calls Received by Language).

Calls Received By Language   **Chart 3- 1**

Language Skill	Oct 01 Call Count	Nov 01 Call Count	Dec 01 Call Count	Totals	Overall %
English	56,026	54,283	50,677	160,986	70.68%
Spanish	19,580	17,868	18,179	55,627	24.42%
Vietnamese	1,240	1,018	1,105	3,363	1.48%
Cambodian	50	16	28	94	0.04%
Hmong	110	91	91	292	0.13%
Armenian	166	144	145	455	0.20%
Cantonese	1,626	1,322	1,457	4,405	1.93%
Korean	513	461	515	1,489	0.65%
Russian	211	232	214	657	0.29%
Farsi	144	103	108	355	0.16%
Laotian	27	11	21	59	0.03%
Totals	**79,693**	**75,549**	**72,540**	**227,782**	**100.00%**

Callers can speak to a live operator between the hours of 8:00 am through 8:00pm, Monday – Friday and 8:00am through 5:00pm on Saturdays. If the caller reaches the SPE Call Center after hours, they can leave a message and an operator will return their call within 48 hours (See **Chart 3 – 2,** Single Point of Entry Call Center).

Calls Answered at Single Point of Entry – Caller Options   **Chart 3 – 2**

Single Point of Entry Call Center Calls Answered					
	Oct–01	Nov–01	Dec–01	Totals	Overall %
Agents	79,693	75,549	72,424	227,666	89%
IVR	8,253	9,354	6,608	24,215	9%
Voicemail	1,002	2,386	1,565	4,953	2%
Total Calls Answered	88,948	87,289	80,597	256,834	100%

Single Point of Entry

Integrated Voice Response System (IVR)

What's the status of my application?

Applicant Calls the SPE Call Center
1-800-880-5305

Applicant selects language
(English or Spanish)

Applicant selects where call will be forwarded to: SPE IVR system OR a live Call Center Representative

SPE IVR System
(computer automated)
Seven Days A Week
6am – 12am

Call Center Representative
(live person)
Monday – Friday
8am – 8pm
Saturday
8am – 5pm

Has the Application been received by SPE within the past 120 Days?

NO

YES

IVR reports Date Application was received at SPE

IVR reports current status of application
(where it is now)

IF Application is currently in process at SPE ...

*IVR reports that Application is being processed and asks applicant to call back in 2 days for final status.

If Applicaiton has been processed and forwarded to Medi-Cal CWD ...

*IVR reports when Application was forwarded to CWD and the name and phone number of the county office Application was forwarded

If Application has been processed and forwarded to HFP ...

*IVR reports that the person *has* or *has not* been enrolled to HFP. If enrolled, IVR reports the Effective Start of Coverage Date.

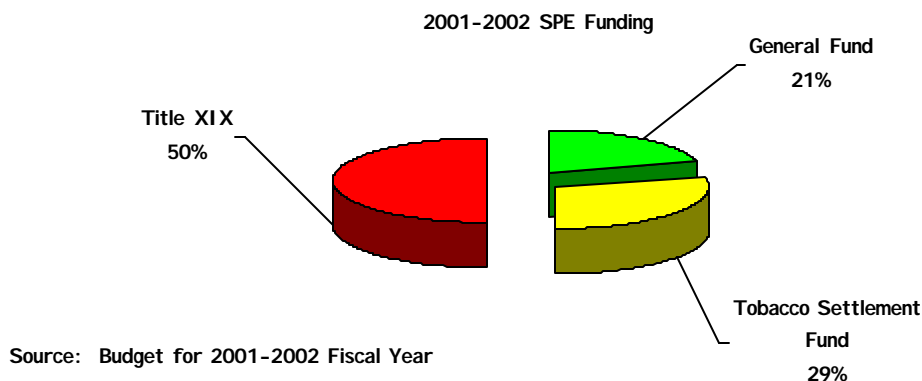*IVR reports status of each person listed on application using birthdate

**HOW SINGLE POINT OF ENTRY (SPE) IS FUNDED AND ADMINISTERED**

➤ **Funding**

The Single Point of Entry (SPE) is funded from two sources; State Funds which consist of General Fund and Tobacco Settlement Fund and federal Title XIX MediCaid funds which MRMIB receives as reimbursements through an interagency agreement with the Department of Health Services.

2001-2002 SPE Funding

General Fund
21%

Title XIX
50%

Tobacco Settlement
Fund
29%

Source: Budget for 2001-2002 Fiscal Year

➤ **Fund Allocation**

Federal Law requires that all children enrolled in HFP be screened for no-cost Medi-Cal eligibility. The SPE's income and family composition logic provide uniform application of federal standards. SPE fees are paid on the processing of applications for a Medi-Cal eligible child, plus the costs of mailing applications to the County Welfare Departments. For the period of July 1, 2001 through December 31, 2003 the unit costs per applications is $20.68 and does not vary by the number of children included on the application. A rate of $1.72 per incoming and outgoing minute of talk time is paid for telephone services. For 2001-2002, approximately $12.5 million is budgeted for telephone services and approximately $2.5 million is budgeted to cover the cost of 119,680 anticipated applications including their mailing cost.

SPE Fund Allocation

2001-02

Application
Processing Costs
16%

Telephone
Services Costs
83%

Application Mailing
Costs
1%
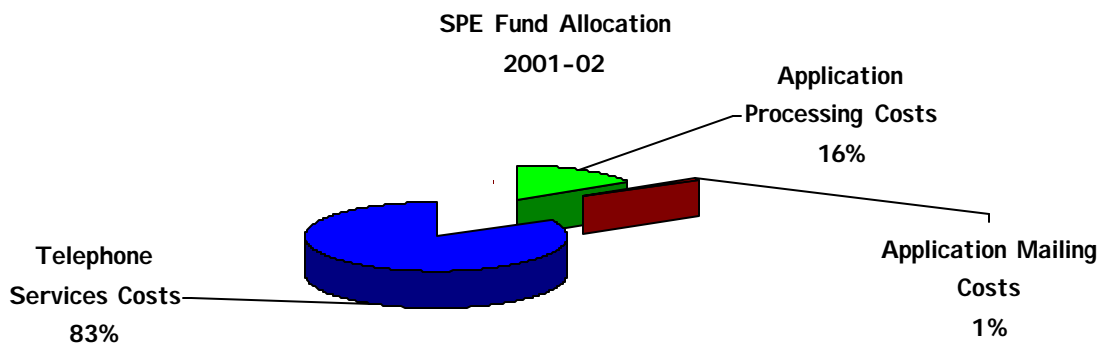
Single Point of Entry Enhancements for 2002

SPE Call Center:

➢ SPE Call Back Unit will attempt to contact families to secure the minimal information required, if missing from the application (i.e., child's birth name, mother's maiden name, place of birth, and date of birth, income received) to assign a unique number on the State's Medi-Cal Eligibility Data System (MEDS). This number is used to establish Accelerated Medi-Cal for Children and track the child on no-cost Medi-Cal who links a parent enrolled in HFP.

➢ The SPE Call Center will provide support for the County Welfare Departments (CWDs) and CAAs who use the Health-e-App.

➢ SPE IVR System will be modified to create an automated option to hear about recent or future HFP updates (e.g., parental expansion, etc.).

Single Point of Entry Process Improvements:

➢ Provide Accelerated Medi-Cal at SPE for children referred the County Welfare Departments for a no-cost Medi-Cal determination.

➢ Income Qualification logic will be modified to process the joint Family Application to screen adults for no-cost Medi-Cal eligibility.

➢ SPE will generate detailed Transmittal Forms for each application sent to the Counties. This form will include information such as the income used for screening, the members of the household and the program they were screened for (e.g., retro Medi-Cal, pregnancy related Medi-Cal, etc.) and the calculation used by Income Qualification.   The transmittal form can also be used by the County to return applications to SPE if a family member is subsequently determined not eligible for Medi-Cal and may be eligible for Healthy Families.

➢ Three Single Point of Entry Liaisons, with County Medi-Cal experience, will be added to resolve issues between the County Welfare Department(s) on the Medi-Cal and the Healthy Families Programs.

➢ An infrastructure for tracking application processing times and dispositions at HFP and County Welfare Department(s).

➢ Health-e-App will be updated to accept on-line applications for parent's applying for Healthy Families Program and Medi-Cal for Families.

Data and Information Sources

Several sources of data and information were used to compile the Single Point of Entry Fact Book. Information was obtained from the Healthy Families Administrative Vendor, internal Managed Risk Medical Insurance Board reports and website, and the Department of Health Services.

- ➢ The Healthy Families Administrative Vendor provided information for the following charts:

  - ❖ Chart 1 – 3   Applications by Language Received Annually

  - ❖ Chart 3 – 1   Calls Received by Language

  - ❖ Chart 3 – 2   Calls Answered At Single Point of Entry Call Center

- ➢ Internal Managed Risk Medical Insurance Board reports and information were used for the following charts:

  - ❖ Chart 1 – 1   Applications Received – Quarterly and Program To Date

  - ❖ Chart 2 –1   Qualifying Income Levels by Age Group

  - ❖ Chart 2 – 4   Children Screened To Programs by Quarter

  - ❖ Chart 2 – 6   Ethnicity of Children Applying for Medi–Cal

  - ❖ Chart 2 – 8   Ethnicity of Children Applying for Healthy Families

- ➢ Information from the Managed Risk Medical Insurance Board's website was used for the following charts:

  - ❖ Chart 1 – 2   Applications Assisted by Certified Application Assistants

  - ❖ Chart 2 – 3   Cumulative Children Served To Date

  - ❖ Chart 2 – 5   Children Forwarded to Medi–Cal

  - ❖ Chart 2 – 7   Children Forwarded to Healthy Families

- ➢ Information from the Department of Health Services was used for the following chart:

  - ❖ Chart 2 – 2   Federal Income Guidelines